

**Can I purchase un-insured or under-insured motorist coverage as a stand-alone policy?**

No. This insurance coverage is only offered as an *addition* to a primary automobile insurance policy.



**Can I purchase un-insured or under-insured motorist coverage for a boat or plane?**

No. This insurance coverage is only offered for "land motor vehicles," meaning cars, trucks and motorcycles. Any motor vehicle that is required to be licensed for road use needs to have coverage.

If the motor vehicle department does not require a license plate, then the vehicle is **not** eligible for uninsured motorist coverage. For example, an ATV or a go-kart is not required to be licensed because it cannot be driven on streets or roads of Colorado. However, motorcycles are required to be licensed *and insured* and are eligible for the additional uninsured motorist insurance.



**Uninsured motorist coverage**

**can be written only for land vehicles that require licenses, such as cars, trucks and motorcycles. Boats, planes and recreational vehicles, such as snowmobiles or ATVs, can be insured for loss and damage, but not for uninsured motorist coverage.**



***Know who will pay for losses, should you be involved in a car accident with a negligent driver who is un-insured or under-insured.***

**Where can I get Uninsured or Underinsured motorist coverage for my vehicles or household?**

All insurance providers in Colorado must offer uninsured/underinsured motorist coverage as optional coverage on a new or renewal automobile or motorcycle policy. If you reject optional uninsured motorist coverage, you must do so in writing.

The minimum amount offered must be at least equal to the insured's "bodily injury liability limits" in the primary policy. Ask your insurance agent for information about adding this coverage to your policy or increasing the amount of coverage.



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**Un-Insured and Under-Insured Motorist Coverage in Colorado**



**Colorado  
Division of Insurance**



**Dora**  
Department of Regulatory Agencies

## Colorado Law about *Un- Insured or Under- Insured Motorist Coverage*

Colorado law concerning insurance coverage for uninsured and underinsured motorists allows consumers to decide whether to purchase optional coverage. However, insurance providers must offer this option with any new or renewal car or motorcycle policy.



**Being a safe driver doesn't mean you can avoid every accident — find out the extent to which you are covered should another driver be at fault. It's possible the other person won't have enough insurance to cover actual losses.**

Although insurance is mandatory for all drivers in Colorado, there are people driving who pay only minimum insurance, or whose insurance has lapsed, or who are driving with no insurance. If you are involved in a serious accident, and the negligent driver has low insurance limits, or no insurance, bodily injury damages are not covered by your policy unless you have purchased this additional insurance.

### Who is covered when this additional insurance is purchased?

-the policy holder  
-other drivers covered by the policy  
-passengers, in some circumstances  
(see the Colorado Division of Insurance website for additional information.)

Web: [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance)



## What is liability insurance?

Liability insurance is coverage for bodily injury you cause to another person or for property damage you cause to another's property through negligent operation of your vehicle. Liability insurance also affords coverage if the accident was caused by a member of your household driving your vehicle or by a person using your vehicle with your permission.

### What is the *minimum* amount that must be offered with this additional insurance?

Insurance protection against uninsured motorists must be offered in an amount equal to the insured's bodily injury liability limits.

### What is the *maximum* of coverage available?

The provider is NOT required to offer uninsured motorist limits higher than the insured's bodily injury liability limits.

### Does Colorado law specify amounts of liability insurance a driver carries?

The minimum amount of liability insurance required by Colorado law is:

- \$25,000 per person for bodily injury;
- \$50,000 per accident for bodily injury;
- \$15,000 per accident for property damage.

These are minimums required, you can purchase higher amounts for additional cost.

### What does "bodily injury" coverage mean?

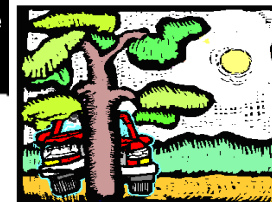
If a driver covered by an insurance policy is found to be at fault in an accident resulting in injuries or fatalities, the following is covered under bodily injury coverage:

- Medical expenses
- Lost wages
- Pain and suffering

Bodily injury coverage pays for damages caused to a third party. With uninsured motorist coverage, "bodily injury" losses can be covered by your own policy in an accident where an uninsured driver is at fault, up to your policy maximum. An injured person, if entitled to damages, may not be reimbursed for medical expenses until a settlement is reached.

### If I'm involved in a one-car accident, can the "under-insured" provision be applied?

No. Under-insured coverage "fills the gap" between an at-fault motorist's insurance limits and your liability limits. In a single-car accident, losses cannot exceed the maximum limits on your policy.



**Un-insured motorist coverage won't apply to a single-car accident.**

**What about bikes and pedestrians?** If you are injured by an underinsured motorist when you are a pedestrian or on a bicycle, you may have additional coverage through your own uninsured motorist coverage. Check your policy details.



### Aren't I already covered already by my collision and comprehensive insurance?

No. *Collision insurance* pays for damages to your car when caused by collision with another vehicle or object. *Comprehensive insurance* protects you against damage to your own car from such perils as fire, theft, glass damage, windstorm, flood, vandalism and other causes.

*Uninsured Motorist coverage* is available to help with medical payments and other losses should an "at-fault driver" not carry enough insurance to cover all damages and recovery.